those within the jurisdiction of an orrhans' court, and which are not related to the administration or settlement of estates and quardianships; the doing of any of the acts made unlawful by this section shall be deemed to be practicing law: Provided, however, that the performance of any positive duty imposed by law upon any of the persons hereinabove named shall not constitute a violation of the terms of this section; and provided further, that nothing in this section shall apply to or affect the settlement of small estates in the Orrhans' Court of Prince George's County, as set forth in §§ 5-601 through 5-607 of the Estates AND TRUSTS Article of the Code. IN MCNTGOMERY COUNTY, CLERKS, SHERIFFS, OR EMPLOYEES OF THE REGISTER OF WILLS SHALL NOT BE LIABLE TO ANY PERSON WITH RESPECT TO ANY ADVICE OR ASSISTANCE IN THE PREPARATION OF ANY STATIMENT OF CLAIM.

SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 1978.

Approved May 16, 1978.

## CHAPTER 768

(Hcuse Bill 1943)

AN ACT concerning

Property Insurance - Limitations on Coverage

FOR the purpose of prohibiting—a—lender-from providing property-insurance—when the borrower—has—met—cortain requirements requiring a loss payable endorsement in order to prohibit certain lenders from requiring certain property insurance.

BY repealing and reenacting, with amendments,

Article - Commercial Law Section 12-312(c) (1) Annotated Code of Maryland (1975 Volume and 1977 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That section(s) of the Annotated Code of Maryland be repealed, amended, or enacted to read as follows:

## Article - Commercial Law

12-312.

(c) (1) The amount of property insurance may not exceed either the reasonable value of the property insured or the originally scheduled total of payments under the loan